

*Department of Homeland Security*  
www.ready.gov/business/

*Federal Emergency Management Agency  
Region II*  
26 Federal Plaza  
New York, NY 10278  
212-680-3600 or toll free 800-480-2520  
Call for a catalog of available publications.  
www.fema.gov

*Small Business Administration*  
New Jersey District Office  
Two Gateway Center  
Newark, NJ 07102  
973-645-2434  
www.sba.gov

*The Association of Contingency Planners*  
Non-profit Trade Association  
800-445-4227  
www.acp-international.com

## **Back To Business - What To Do After A Disaster**

### **Recovery Steps**

- ☐ Contact insurance agent or company
- ☐ Have building inspected
- ☐ Restore electric, gas, telephone, water, etc.
- ☐ Re-establish communications with employees, customers and suppliers
- ☐ Assess Damage
  - Note structural, equipment and property damage including inventory, materials, etc.
  - Avoid additional damage by making temporary repairs in order to continue to conduct business at current facility
  - Secure the building if relocation is necessary

- ☐ Cleaning of facility
  - Make sure building is safe before reopening or allowing employees to return
  - Use proper safety items in the clean-up process

### **Financial Implications**

- ☐ File business interruption insurance claim
- ☐ Determine lost income
- ☐ List steps required before the business can reopen
- ☐ Consider financial obligations during interruption, including payroll and debt service
- ☐ Gather the following information for insurance adjuster:
  - Sales records and history
  - Profit and loss statements and/or income tax forms
- ☐ Maintain records of extra expenses incurred (equipment rental, temporary location costs, etc.)

### **Government Assistance**

Coordinate with the appropriate government agencies.

Call the New Jersey Commerce, Economic Growth & Tourism Commission  
609-777-0885 for technical assistance.

Local Office of Emergency Management  
Small Business Administration  
Federal Emergency Management Agency

For information on emergency planning workshops and assistance through the NJ Small Business Development Centers and state Chamber of Commerce offices call 609-777-0885.

**Small Business  
Continuity Task Force  
P. O. Box 820  
Trenton, NJ 08625-0820**

## **Protecting Small Business**

# **A Blueprint for Emergency Preparedness**

## **Small Business Continuity Task Force**

**New Jersey Commerce,  
Economic Growth & Tourism Commission**

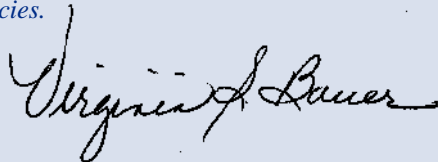
In the wake of the Sept. 11 attack on New York City, it became clear that many New Jersey businesses are not prepared to respond to a man-made or natural disaster.

Small businesses, which form the backbone of New Jersey's economy, are particularly at risk. A recent survey by NJBIZ and the New Jersey State Chamber of Commerce shows that 48 percent of businesses have not taken steps to increase security or prepare for an emergency or disaster and only eight percent have a comprehensive business continuity plan.

To address the issue of emergency preparedness, Virginia S. Bauer, CEO/Secretary of the New Jersey Commerce, Economic Growth & Tourism Commission, initiated the formation of the Small Business Continuity Task Force, which has been charged with formulating and identifying measures to help reduce the impact of potential disaster situations on businesses.

*My goal for the Small Business Continuity Task Force is to find ways to dramatically reduce the number of small business owners who have no plan in place to restore operations in the event of an emergency, such as a terrorist attack, a severe weather event or other emergency.*

*The creation of the task force recognizes the importance of small businesses to the New Jersey economy and the need to take proactive steps to prevent business closings or job losses due to emergencies.*



Virginia S. Bauer  
CEO/Secretary  
New Jersey Commerce, Economic Growth & Tourism Commission

**Blueprint for Emergency Preparedness**

Emergency preparedness means being ready for all kinds of emergencies and possessing the capability to respond in time of crisis to save lives, property and to help the community return to a normal life after a disaster occurs.

In helping small businesses to prepare for an emergency, the task force created a checklist for taking appropriate precautions and/or establishing contingency plans for an act of terrorism or a natural disaster.

A key component of the task force's mission is to reduce the number of small business owners who have no plan in place to restore operations in the event of an emergency or disaster.

The Emergency Preparedness Checklist was created as a tool to help small businesses prepare a business continuation plan.

By condensing hundreds of pages of resource materials and information into a simple, easy to follow document, the checklist contains key information and reminders regarding emergency and business continuity planning.

Estimates indicate that up to 40 percent of small businesses never reopen following a disaster. It is essential for small businesses to have an emergency management plan.

**Use of this Checklist**

This checklist provides a general overview of emergency preparedness information and resources for small businesses. For additional information and detailed forms call 609-777-0885.

**Human Resources**

- ☐ Maintain a phone list of key employees and customers and provide copies to key staff members
- ☐ Develop an emergency contact list
- ☐ Leave extra keys and alarm code with a trusted employee or friend
- ☐ Call forward business line
- ☐ List types of emergencies that have occurred in the community or could occur and adjust your plan accordingly

**Physical Resources**

- ☐ Inspect building(s) and determine what impact a natural disaster would have on the facility (building condition can impact on whether or not the business would be able to reopen after an emergency or disaster)
- ☐ Disaster supplies:
  - NOAA weather radio
  - First aid kit
  - Fire extinguisher
  - Flashlights with batteries
  - Waterproof plastic bags
  - Camera and film
  - Pens, pencils and paper
  - Mops and pails
  - Tool kit
  - Generator
  - Water and food supplies
  - Emergency lights for building
  - Surge protectors
  - Cell phone

**Business Continuity**

- ☐ Back-up of computer files, including payroll, tax, accounting, production records and customer lists
- ☐ Keep current inventory list

- ☐ Hardcopy records of lease, insurance policies and current credit report
- ☐ Review current insurance coverage with agent and insurance carrier
- ☐ Check status of business interruption insurance
- ☐ Creditor contact information
- ☐ Maintain supplier contact information
- ☐ Inventory of computer hardware and software
- ☐ Keep on-site and off-site copies of all documents and records

**Additional Resources**

Meet with other organizations to find out more about emergency planning:

- ☐ Local OEM (Office of Emergency Management)
- ☐ City or municipality
- ☐ Fire department
- ☐ Government agencies
- ☐ Police department
- ☐ Utility companies
- ☐ American Red Cross
- ☐ Other businesses

**Contact List/References**

*NJ Office of Emergency Management*  
NJ State Police Headquarters  
PO Box 7058  
West Trenton, NJ 08628  
609-882-2000  
[www.state.nj.us/njoem](http://www.state.nj.us/njoem)

*American Red Cross (ARC)*  
Contact the local chapter for publications on disaster planning. The ARC also offers emergency training. Look for the Business & Industry Guide on the ARC website at:  
[www.redcross.org/services/disaster](http://www.redcross.org/services/disaster)

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